

APPENDIX E

Debtor(s): FELICIA PAYNTER

Chapter 13 Plan

SSN#

0223

SSN#

Case No.:

Net Monthly Earnings: \$ 2,805.73

Number of Dependents: 1

Full Address: 3335 ARMSTRONG AVE, CEDAR BLUFF, AL 35959

I. Plan Payments:

 Debtor(s) propose to pay direct a total of \$ _____ weekly _____ bi-weekly _____ semi-monthly _____ monthly into the plan; or Payroll deduction Order: MOHAWK INDUSTRIES for \$ 173.09 XX weekly _____ bi-weekly _____ semi-monthly _____ monthly

BEG 12/2013, DEBTOR OFFERS ADDITIONAL \$31.00 PER WEEK FOR A TOTAL OF \$ 204.09 WEEKLY.

Length of plan is 60 months, and the total amount of debt to be disbursed by the Trustee is \$ 50,535.00

II. From the payments received, the trustee shall make disbursements as follows:

A. PRIORITY payments described in 11 U.S.C. § 507 in full deferred cash payments:

FILING FEE to be paid \$274.00 upon confirmation;

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
NONE			

B. Total ATTORNEY FEE: \$2750.00 to be paid as it becomes available;

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred case payments as follows:

1. Long Term Debts

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed fixed Payment on Arrearage
FCI LENDER SERVICES, INC	53,402.41	X By Trustee 547.07	4/2011	6040.11	54	0	111.86
		X by trustee □ by debtor					

INSURED BY JOHNSON INSURANCE (256-927-5440)

2. Secured Debts (not long term debts) to be paid through Trustee: *

Name of Creditor	Adequate Protection Payments	Total Amount of Debt (Payoff Balance)	Debtor's value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment Begins
NONE								

III. Other debts not shown in 1. or 2. Above which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral, Property or Debt	Reason for Direct Payment
NONE				

IV. Special Provisions:

 This is an original plan. This is an amended plan replacing plan dated _____ This plan proposes to pay unsecured creditors approximately 0 %

* Non-Purchase Money Vehicles

 Debtor surrenders 1995 Plymouth Neon to Capital Asset Rec in full satisfaction of the debt.
Any non exempt proceeds from lawsuits will be paid to the trustee. DEBTOR ASSUMES LEASE WITH BEST WAY AT \$ 135.99 PER MONTH X 20 MONTHS FOR A TOTAL OF \$ 2,719.80. The Debtors shall pay all prepetition and postpetition electric service charges in lieu of posting a deposit under 11 U.S.C. § 366 Adequate Protection will be provided by valuing the collateral as of the filing date of the case so that there will be no decrease in value due to the stay. Adequate Protection payment will be paid until the creditor starts receiving their fixed payment. Secured claim holders will begin receiving distributions once the administrative fees are paid.LEGAL CLINIC OF SEMMES AND SEMMES, P.C.
THOMAS M. SEMMES
MARCUS A SEMMES
1207 NOBLE STREET
ANNISTON, AL 36201
(256)236-7354

DATED 4-27-11


Felicia Paynter
SIGNATURE OF DEBTOR

DATED _____

SIGNATURE OF DEBTOR